**Gorontalo Accounting Journal**
https://jurnal.unigo.ac.id/index.php/gaj
Vol. 9, Issue. 1, April 2026
P-ISSN: 2614-2074, E-ISSN: 2614-2066
*Nationally Accredited Journal, Decree No.225/E/KPT/2022 Sinta 4*


# Analysis of the Determining Factors of MSME Taxpayer Compliance Reviewed from the Level of Tax Understanding and Tax Policies


**Desi Putri Ipanka[1], Lesti Silva Mutia[2], Nikita Dwi Apriliyanti[3], Shofiah Nailin Najah[4], Anne Tonthawi[5]**
[1,2,3,4,5]Universitas Pasundan/Jl. Tamansari No. 6-8, Kota Bandung, Jawa Barat/Indonesia
Email: desi.244020034@mail.unpas.ac.id[1], lesti.244020005@mail.unpas.ac.id[2], nikita.244020032@mail.unpas.ac.id[3], shofiah.244020022@mail.unpas.ac.id[4], annetonthawi@unpas.ac.id[5]



Citation: Ipanka, D. P., Mutia, L. S., Apriliyanti, N. D., Najah, S. N., & Tonthawi, A. (2026). Analysis of the Determining Factors of MSME Taxpayer Compliance Reviewed from the Level of Tax Understanding and Tax Policies. *Gorontalo Accounting Journal*, 9(1), 197-205. DOI: 10.32662/gaj.v9i1.4762

**Article information**

**Article history:**
Received: 15-02-2026
Revised: 30-03-2026
Accepted: 21-04-2026



**Abstract.** *This study aims to analyze the factors influencing taxpayer compliance among micro, small, and medium enterprises in terms of tax understanding and tax policy. This study employed a qualitative descriptive approach to obtain an in-depth understanding of taxpayer compliance behavior among business owners. Data collection techniques were conducted through interviews, observation, and documentation involving selected informants who actively managed their businesses and fulfilled tax administrative requirements. Data analysis was carried out through data reduction, data presentation, and conclusion drawing. The findings indicate that taxpayer compliance is influenced by limited tax understanding, low digital literacy, limited tax socialization, and the complexity of digital-based tax administration systems. In addition, most business owners still implement simple financial recording practices, resulting in less optimal tax administration. The study concludes that simplifying tax administration, strengthening tax education, and providing direct assistance are important efforts to improve voluntary taxpayer compliance among micro, small, and medium enterprises.*

**Abstrak.** Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi kepatuhan wajib pajak pada pelaku usaha mikro, kecil, dan menengah ditinjau dari pemahaman perpajakan dan kebijakan perpajakan. Penelitian ini menggunakan pendekatan deskriptif kualitatif untuk memperoleh pemahaman mendalam mengenai perilaku kepatuhan wajib pajak pada pelaku usaha. Teknik pengumpulan data dilakukan melalui wawancara, observasi, dan dokumentasi terhadap informan yang dipilih secara purposive berdasarkan keterlibatan aktif dalam kegiatan usaha dan pemenuhan administrasi perpajakan. Analisis data dilakukan melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa kepatuhan wajib pajak dipengaruhi oleh rendahnya pemahaman perpajakan, keterbatasan literasi digital, minimnya sosialisasi perpajakan, serta kompleksitas sistem administrasi perpajakan berbasis digital. Selain itu, sebagian besar pelaku usaha masih menggunakan pencatatan keuangan sederhana sehingga pelaksanaan administrasi perpajakan belum berjalan optimal. Penelitian ini menunjukkan bahwa penyederhanaan administrasi perpajakan, penguatan edukasi perpajakan, dan pendampingan langsung menjadi upaya penting dalam meningkatkan kepatuhan wajib pajak secara sukarela.

**Keywords:**
taxpayer compliance;
tax understanding;
tax policy

**Corresponding author:**
Email: nikita.244020032@mail.unpas.ac.id

## Introduction

Micro, Small, and Medium Enterprises (MSMEs) have a strategic role in supporting Indonesia's economic growth through their contribution to Gross Domestic Product (GDP), employment absorption, and the improvement of public welfare. MSMEs are not only a supporting sector, but also the main pillar of the national economy that contributes to GDP formation and economic stability (Fauziah et al., 2024). In addition, MSMEs also possess significant potential in increasing state revenue through taxation, in line with the role of taxes as the primary instrument of state financing. The government continues to encourage the optimization of tax revenue through various taxation policies aimed at MSME actors, such as the implementation of a simplified final Income Tax rate and the modernization of a digital-based tax administration system, including the implementation of Coretax by the Directorate General of Taxes. However, in its implementation, various obstacles are still found, causing the level of MSME taxpayer compliance to remain less than optimal (Kadir et al., 2025).

The low level of MSME taxpayer compliance is influenced by various factors, both internal and external. Internal factors are related to the level of tax understanding among business actors, while external factors are associated with taxation policies implemented by the government (Maksum & Widaryanti, 2023). Tax understanding is important because MSME actors are required to independently understand the procedures for calculating, paying, and reporting taxes. According to Agustini and Puspita (2024), tax understanding includes knowledge regarding tax rates, calculation mechanisms, and tax reporting procedures. On the other hand, taxation policies that continue to undergo digitalization through electronic administration systems require business actors to possess adequate digital literacy skills. Nabila and Rahajeng (2023), explained that MSME taxation policies are designed to provide convenience through system simplification and low tax rates, yet still require adaptation from taxpayers. In fact, most MSME actors still use simple financial recording systems and do not fully understand the use of digital-based tax reporting systems. This condition causes some business actors to experience difficulties in fulfilling their tax obligations and even tend to avoid reporting taxes due to fear of administrative errors.

Previous studies regarding MSME taxpayer compliance generally focused on the influence of tax understanding, taxpayer awareness, and tax sanctions on compliance (Karlinah et al., 2024). However, this study has its uniqueness because it not only examines the aspect of tax understanding, but also relates it to the complexity of digital taxation policies and the low level of digital literacy among MSME actors following the implementation of a modern tax administration system (Muflikha & Furqon, 2024).This study also highlights the gap between the objectives of tax modernization and the real conditions faced by MSME actors in the field, particularly micro enterprises that still manage business administration in a simple manner. Therefore, this research provides a deeper understanding of the barriers to MSME taxpayer compliance in the era of taxation digitalization.

The problem in this study is formulated as how the level of tax understanding and taxation policies affect MSME taxpayer compliance. This study assumes that the low level of tax understanding and the complexity of digital-based tax administration are the main factors affecting MSME taxpayer compliance. The scope of the study is limited to MSME actors who already possess a Taxpayer Identification Number (NPWP) and operate businesses in the West Java region.

This study employs a qualitative descriptive approach with data collection techniques through interviews, observations, documentation, and questionnaire distribution. This approach was chosen to obtain an in-depth understanding of the experiences and obstacles faced by MSME actors in carrying out their tax obligations. The purpose of this study is to analyze the factors determining MSME taxpayer compliance in terms of the level of tax understanding and the applicable taxation policies. The results of this study are expected to provide input for the government and the Directorate General of Taxes in formulating taxation policies that are simpler, more inclusive, and more suitable to the conditions of MSME actors, thereby increasing voluntary taxpayer compliance.

## Research Method

This study employed a qualitative approach with a descriptive method to gain an in-depth understanding of the factors influencing taxpayer compliance among Micro, Small, and Medium Enterprises (MSMEs) from the perspectives of tax understanding and tax policy. A qualitative approach was used because this research focuses on interpreting social phenomena that naturally occur among MSME actors in fulfilling their tax obligations. Qualitative research does not emphasize numerical measurement or statistical testing but rather seeks a comprehensive understanding of the experiences, perceptions, and actual conditions encountered by informants in the field. In line with Nasir et al. (2023), qualitative research is a research approach that focuses on natural phenomena, with the researcher serving as the primary instrument in the processes of data collection and inductive data analysis.

The scope of the study was focused on MSME actors who possessed a Taxpayer Identification Number (NPWP) and actively operated businesses in West Java, particularly in Bandung City and Bandung Regency. The research was conducted across various types of businesses, including grocery stores, production businesses, culinary enterprises, and small-scale trading businesses that still maintained relatively simple administrative systems. The selection of the research locations was based on the high level of MSME activity and the diversity of business sectors operating in these areas, which were considered capable of providing an overview of MSME taxpayer compliance conditions.

Research informants were selected using a purposive sampling technique, namely the selection of informants based on specific considerations aligned with the research objectives. This technique was employed because qualitative research prioritizes the depth of information rather than the number of informants. The criteria for selecting informants included MSME actors who possessed a Taxpayer Identification Number (NPWP), were actively operating their businesses, and had experience in fulfilling tax obligations. Based on these criteria, the study involved four key informants representing grocery store businesses, pomade production businesses, poultry businesses, and culinary enterprises. These informants were selected because they were considered capable of providing in-depth information regarding tax understanding, the implementation of tax obligations, and the challenges encountered in tax administration. All informants participated voluntarily based on informed consent, and to maintain research ethics, their identities were anonymized using coded initials.

The primary materials and instruments used in this study included interview guidelines, field notes, audio recording devices, and supporting documentation utilized to facilitate the data collection process. The researcher acted as the primary research instrument, directly conducting data collection, observation, interpretation, and analysis of the information obtained throughout the research process.

Data collection techniques consisted of semi-structured interviews, observation, and documentation. Semi-structured interviews were conducted directly with informants to obtain a comprehensive understanding of their experiences related to tax understanding, the implementation of tax obligations, the use of digital tax administration systems, and the obstacles encountered in fulfilling tax obligations. The use of semi-structured interviews enabled the researcher to explore information more flexibly according to the conditions and experiences of each informant. According to Hariawan et al. (2025), interviews in qualitative research are conducted to understand informants' experiences, views, and perceptions regarding the phenomenon under investigation.

Observations were conducted to directly examine business conditions, administrative systems, and financial record-keeping practices implemented by MSME actors in their operational activities. Through observation, the researcher was able to understand actual field conditions and compare them with the interview findings obtained from informants. Meanwhile, documentation was used as supporting data in the form of business records, tax administration documents, and other documents related to the implementation of MSME tax obligations.

The research focused on tax understanding and tax policy in relation to MSME taxpayer compliance. Tax understanding in this study was defined as the ability of business actors to comprehend tax payment procedures, Annual Tax Return (SPT) reporting, tax rates, and the use of digital-based tax administration systems. Meanwhile, tax policy was understood as a form of regulation and tax administration modernization implemented by the government to facilitate tax services for MSME taxpayers. Taxpayer compliance was defined as the willingness of business actors to fulfill their tax obligations in accordance with applicable regulations.

Data analysis was conducted interactively and continuously throughout the research process. The analysis involved the stages of data reduction, data presentation, and conclusion drawing. Data reduction was performed by selecting, focusing, and simplifying interview, observation, and documentation data relevant to the research focus. The next stage involved presenting the data in narrative form so that the relationships among research findings could be understood systematically. After the data were presented, conclusions were drawn based on patterns, relationships, and meanings identified throughout the research process. According to Abdussamad (2021:160), data analysis in qualitative research is conducted interactively until data saturation is achieved and an in-depth understanding of the phenomenon under study is obtained.

To ensure data validity, this study employed source triangulation and technique triangulation. Source triangulation was conducted by comparing information obtained from each informant, while technique triangulation involved comparing data derived from interviews, observations, and documentation. The process of technique triangulation was carried out by cross-checking interview transcripts with internal business administrative documentation and field observation records to minimize subjective bias and strengthen the credibility of the findings (Morgan, 2024). The use of triangulation aimed to enhance data validity so that the research findings could be considered trustworthy and reflective of actual conditions in the field.

## Results and Discussion

### Results

This study involved four MSME owners operating in different business sectors, namely a grocery store business, a poultry farming business, a culinary business, and a pomade production business. Data were collected through semi-structured interviews, observations, and documentation to identify factors affecting taxpayer compliance from the perspectives of tax understanding and tax policy.

The findings indicate that taxpayer compliance among MSME actors remains relatively low. Although all informants possessed a Taxpayer Identification Number (NPWP), only one informant consistently fulfilled annual tax reporting obligations. Three informants admitted that they had never independently submitted an Annual Tax Return (SPT). This finding demonstrates that ownership of an NPWP does not necessarily reflect compliance with tax reporting obligations.

The first finding shows that limited tax understanding remains one of the primary obstacles to taxpayer compliance. Most informants only possessed basic knowledge regarding NPWP ownership and tax payment obligations, while their understanding of tax calculation procedures, tax rates, and electronic reporting systems remained limited. One informant stated:

“I have never submitted an SPT because I do not understand the procedures and do not have the time to learn the online tax system” (Interview, 2026).

This statement indicates that limited tax literacy reduces taxpayers’ confidence in fulfilling their obligations independently.

The second finding relates to digital literacy limitations. Observations revealed that most MSME actors still relied on manual bookkeeping systems and had limited ability to operate digital tax administration platforms such as DJP Online and Coretax. Financial records were generally maintained through handwritten notes or simple Microsoft Excel spreadsheets. This condition demonstrates that the transition toward fully digital tax administration has not been fully supported by adequate technological readiness among MSME actors.

The third finding concerns the lack of tax socialization and technical assistance. Several informants expressed concerns about making mistakes during tax reporting and reported that they had never received direct guidance from tax authorities. One informant explained:

“I do not dare to submit an SPT because I do not understand the procedures and have never received direct tax socialization from the tax authorities” (Interview, 2026).

This finding suggests that insufficient tax education and assistance contribute to uncertainty and discourage taxpayers from fulfilling their reporting obligations.

However, this study also identified a different compliance behavior in one informant operating a pomade production business. Despite having limited knowledge of detailed tax regulations and still relying on manual bookkeeping practices, the informant consistently fulfilled tax obligations, including annual tax reporting and VAT collection. The informant stated:

“In running my business, I have tried to fulfill tax obligations such as obtaining an NPWP and filing annual tax returns. Regarding VAT, I also collect it in product sales. As for my understanding of taxation and tax policies, I only know the general aspects and have not yet studied more detailed regulations" (Interview, 2026).

This finding indicates that taxpayer awareness and tax morale may influence compliance behavior even when technical tax knowledge remains limited.

Overall, the findings demonstrate that MSME taxpayer compliance is influenced by four main factors: (1) limited tax understanding, (2) low digital literacy, (3) insufficient tax socialization and assistance, and (4) the complexity of digital tax administration systems.

**Discussion**

The realization of national tax revenue in 2025, which experienced a shortfall (reaching only 87.6% of the State Budget target), indicates a significant urgency to optimize the contribution of the MSME sector as a primary pillar of Indonesia's Gross Domestic Product (GDP). However, the voluntary compliance target set at 81.92% conflicts with the technical capacity of business actors in practice.

The findings of this study indicate that the level of taxpayer compliance among Micro, Small, and Medium Enterprises (MSMEs) remains suboptimal and is closely related to the level of tax understanding possessed by business actors. Empirical findings in the field indicate that although most informants already possess a Taxpayer Identification Number (NPWP), the obligation to submit Annual Tax Returns (SPT) has not been carried out regularly. This phenomenon of NPWP ownership without SPT reporting reflects the fulfillment of obligations merely as a formality (formal compliance) without being accompanied by material compliance.

This condition is consistent with the findings of Agustini and Puspita (2024), who emphasize that tax understanding plays an important role in encouraging taxpayers to fulfill their obligations properly. MSME actors who do not adequately understand tax procedures, reporting mechanisms, and tax regulations tend to experience difficulties in complying with tax obligations. Similar findings were reported by Maksum and Widaryanti (2023), who identified tax understanding as one of the primary determinants of taxpayer compliance. Furthermore, Karlinah et al. (2024) found that tax awareness serves as an important mediating variable between tax knowledge and taxpayer compliance. These findings indicate that improving tax literacy can strengthen both taxpayers' understanding and awareness of their obligations. In addition, a systematic literature review conducted by Lestari and Fuadah (2025) concluded that tax understanding, taxpayer awareness, and tax socialization consistently emerge as the most influential factors affecting MSME taxpayer compliance in Indonesia. Therefore, strengthening tax education remains a strategic approach to improving voluntary compliance among MSMEs.

Tax modernization through the Coretax and DJP Online systems was designed by the government to streamline bureaucracy and facilitate electronic reporting. However, the effectiveness of this policy depends heavily on users' digital literacy. The findings of this study show that most MSME actors continue to rely on manual bookkeeping and possess limited technological capabilities, which hinders the adoption of digital tax administration systems. These findings support Nabila and Rahajeng (2023), who found that modernization of tax administration positively influences tax compliance but requires taxpayers to possess adequate knowledge and adaptability toward digital systems.

The findings are further strengthened by Kadir et al. (2025), who reported that the implementation of Coretax provides significant opportunities for improving tax administration efficiency and transparency. However, they also found that limited digital literacy remains one of the primary barriers faced by MSME taxpayers. Similar conditions were observed in this study, where most informants still relied on simple bookkeeping systems and experienced difficulties in adapting to digital tax administration. Consequently, tax modernization is often perceived as an additional administrative burden rather than a supportive instrument for compliance. This finding is also consistent with the OECD (2024), which emphasizes that the success of digital tax administration reforms depends not only on technological infrastructure but also on taxpayers' ability to access, understand, and effectively utilize digital services. Likewise, the World Bank (2023) highlights that digital transformation in taxation requires continuous assistance and capacity-building programs, particularly for small businesses with limited technological capabilities.

The study also found that inadequate tax socialization and technical assistance contribute to taxpayer uncertainty and fear of making reporting mistakes. This finding suggests that non-compliance among MSME actors is not always intentional but often results from limited access to information and guidance. Similar findings were reported by Karlinah et al. (2024), who concluded that tax awareness and understanding significantly influence taxpayer compliance behavior. The lack of direct socialization from tax authorities causes many MSME actors to feel uncertain about tax reporting procedures and increases concerns regarding potential administrative sanctions resulting from reporting errors.

The findings also indicate that compliance behavior is influenced not only by knowledge factors but also by the support environment surrounding taxpayers. Business actors who receive adequate information, guidance, and assistance tend to demonstrate higher confidence in fulfilling tax obligations. Conversely, taxpayers who rarely receive tax education or direct assistance often perceive tax administration as complex and difficult to understand. This finding confirms that improving taxpayer compliance requires not only regulatory enforcement but also continuous education and assistance programs targeted at MSME actors. Previous studies have demonstrated that tax authorities play a critical role in building taxpayer trust and encouraging voluntary compliance through effective communication and educational outreach (Gangl et al., 2015).

Interestingly, one informant demonstrated a high level of compliance despite limited technical tax knowledge. This finding indicates that tax compliance is not solely determined by tax literacy but may also be influenced by tax morale, personal responsibility, and awareness of the importance of contributing to state revenue. This result supports the argument that taxpayer compliance emerges from both cognitive and behavioral dimensions. The willingness of the informant to continue reporting taxes despite limited technical knowledge reflects a strong sense of responsibility and awareness regarding the role of taxation in supporting national development.

This finding is consistent with Rizalti and Iskandar (2025), who found that taxpayer awareness significantly influences MSME taxpayer compliance. Their study suggests that taxpayers who recognize the importance of taxation for public services and government financing are more likely to fulfill their obligations voluntarily. This finding is also supported by Alm (2019), who argues that taxpayer compliance is influenced not only by enforcement mechanisms and sanctions but also by moral considerations, social norms, and intrinsic motivation. Similarly, Kirchler et al. (2008) explain through the Slippery Slope Framework that voluntary tax compliance tends to increase when taxpayers have greater trust in tax authorities and perceive tax administration as fair and supportive. Therefore, efforts to improve compliance should not only focus on increasing technical tax knowledge but also on strengthening taxpayer awareness, trust, and responsibility.

From a policy perspective, the findings reveal a gap between the objectives of tax modernization and the actual readiness of MSME actors. While digitalization is intended to improve efficiency and accessibility, many micro-enterprises still operate using traditional administrative systems. Consequently, digital tax administration is often perceived as an additional burden rather than a facilitative mechanism. This finding is in line with Muflikha and Furqon (2024), who argue that tax policies can positively contribute to MSME development only when they are accompanied by implementation mechanisms that are simple, understandable, and appropriate to the capabilities of business actors.

Therefore, efforts to improve MSME taxpayer compliance should not focus exclusively on regulatory enforcement or tariff reductions. Instead, greater emphasis should be placed on simplifying administrative procedures, strengthening tax education programs, improving digital literacy, and providing direct assistance to MSME actors. Such measures are expected to reduce compliance barriers and encourage voluntary taxpayer compliance in a sustainable manner.

## Conclusion and Recommendations

This study concludes that MSME taxpayer compliance remains relatively low despite the ownership of Taxpayer Identification Numbers (NPWP). The findings indicate that compliance is influenced by limited tax understanding, low digital literacy, inadequate tax socialization and assistance, and the complexity of digital tax administration systems such as DJP Online and Coretax. In addition, the study shows that taxpayer awareness and personal responsibility may encourage compliance behavior even when technical tax knowledge is limited. Based on these findings, the Directorate General of Taxes is expected to strengthen tax education, increase direct assistance programs, and simplify digital tax administration systems to better accommodate the characteristics of MSME actors. MSME owners are also encouraged to improve their tax knowledge and financial record-keeping practices. Future research is recommended to involve a larger number of informants and broader research locations to obtain a more comprehensive understanding of MSME taxpayer compliance.

## References

Abdussamad, H. Z., & Sik, M. S. (2021). *Metode penelitian kualitatif*. CV. Syakir. MediaPress

Agustini, S., & Puspita, R. D. (2024). Dampak Pemahaman Pajak, Ketentuan Pajak, dan Sanksi Perpajakan terhadap Kepatuhan Wajib Pajak Orang Pribadi: Studi Kasus KPP Pratama Depok Sawangan. *Inovasi*, *11*(1), 164–172. https://doi.org/10.32493/inovasi.v11i1.p164-172.40252

Alm, J. (2019). What motivates tax compliance? *Journal of Economic Surveys, 33*(2), 353–388. https://doi.org/10.1111/joes.12272

Badan Pusat Statistik. (2026, February 5). *Ekonomi Indonesia tahun 2025 tumbuh 5,11 persen.* Badan Pusat Statistik. https://www.bps.go.id/id/pressrelease/2026/02/05/2546/ekonomi-indonesia-tahun-2025-tumbuh-5-11-persen.html

Fauziah, A., Viola, A., Ardianti, A. R., Maulida, F., & Daeli, E. G. (2024). Peran UMKM terhadap stabilitas ekonomi Indonesia. *Jurnal Riset Akuntansi, 2*(4), 83–92. https://doi.org/10.54066/jura-itb.v2i4.2593

Gangl, K., Hofmann, E., & Kirchler, E. (2015). Tax authorities' interaction with taxpayers: A conception of compliance in social dilemmas by power and trust. *New Ideas in Psychology, 37*, 13–23. https://doi.org/10.1016/j.newideapsych.2014.12.001

Hariawan, R., Haromain, H., Rohiyatun, B., Najwa, L., & Suhardi, M. (2025). Peningkatan Kompetensi Metodologi Kualitatif: Pelatihan Terpadu Manajemen Penelitian, Analisis Data, dan Triangulasi. *Jurnal Dedikasi Madani*, 4(2), 93–103. DOI: 10.33394/jdm.v4i2.18625.

Kadir, K. T. N., Rerung, S., Rahmawati, R., & Mediaty, M. (2025). Digitalisasi Prosedur Pajak Melalui Coretax: Studi Kualitatif Tentang Tantangan dan Peluang Bagi Pengguna di Sektor UMKM. *Atestasi : Jurnal Ilmiah Akuntansi*, *9*(1), 89–102. https://doi.org/10.57178/atestasi.v9i1.2045

Karlinah, L., Sugondo, L. Y., & Laurentya, V. (2024). Kesadaran pajak sebagai mediasi dalam pengaruh pengetahuan dan pemahaman perpajakan terhadap kepatuhan wajib pajak UMKM. *Owner: Riset dan Jurnal Akuntansi, 8*(3), 2235–2249. https://doi.org/10.33395/owner.v8i3.2296.

Kirchler, E., Hoelzl, E., & Wahl, I. (2008). Enforced versus voluntary tax compliance: The slippery slope framework. *Journal of Economic Psychology, 29*(2), 210–225. https://doi.org/10.1016/j.joep.2007.05.004

Lestari, D. N. L., & Fuadah, L. L. (2025). Systematic Literature Review: The Influence of Tax Understanding, Taxpayer Awareness, and Tax Socialization on Tax Compliance of MSMEs in Indonesia. *Journal of Management, Economic, and Accounting*, 4(1), 203–212. https://doi.org/10.37676/jmea.v4i1.695

Maksum, M. A., & Widaryanti, W. (2023). Faktor-Faktor Yang Mempengaruhi Kepatuhan Wajib Pajak. *Solusi*, *21*(1), 67–74. https://doi.org/10.26623/slsi.v21i1.6292

Morgan, H. (2024). Using Triangulation And Crystallization To Make Qualitative Studies Trustworthy And Rigorous. *The Qualitative Report*. https://doi.org/10.46743/2160-3715/2024.6071

Muflikha, & Furqon, I. K. (2024). Dampak Kebijakan Pajak Terhadap Pertumbuhan Umkm (Usaha Mikro, Kecil Dan Menengah). *Jurnal Pajak Dan Akuntansi*, *1*(1), 26–36.

Nabila, T. R., & Rahajeng, D. F. (2023). *The influence of tax knowledge, modernization of tax administration, and Islamic value on tax compliance of MSMEs in Yogyakarta*. *Journal of Islamic Contemporary Accounting and Business, 1*(1). https://doi.org/10.30993/jicab.v1i1.312

Nasir, A., Nurjana, Shah, K., Sirodj, R. A., & Afgani, M. W. (2023). Pendekatan Fenomenologi Dalam Penelitian Kualitatif. *INNOVATIVE: Journal Of Social Science Research*, *3*(5), 4445–4451. https://j-innovative.org/index.php/Innovative

OECD. (2024). *Tax administration 2024: Comparative information on OECD and other advanced and emerging economies*. OECD Publishing

Rizalti, S. M., & Iskandar, D. (2025). Pengaruh Kesadaran Wajib Pajak, Tingkat Kepercayaan Kepada Pemerintah, dan Sanksi Perpajakan Terhadap Kepatuhan Wajib Pajak UMKM. *Gorontalo Accounting Journal*, *8*(1), 165–177. https://doi.org/10.32662/gaj.v8i1.3546